

Certificate Number: 05781-CAE-DE-028739285

Bankruptcy Case Number: 17-20504



05781-CAE-DE-028739285

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 9, 2017, at 7:42 o'clock AM PST, Rae Ann Bower completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of California.

Date: February 9, 2017 By: /s/Allison M Geving

Name: Allison M Geving

Title: President